

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE: )  
 )  
**Bobby Lester Waynick** ) Case No.: 16-07765  
**Ronda Sue Waynick** ) Chapter 13  
 ) Judge Mashburn  
 )  
Debtors. )

**HEARING ON OBJECTIONS SET FOR: January 12, 2017 at 9:30 a.m., L. Clure Morton Fed Bldg & Post Office, 9 Broad Street, Cookeville, TN 38501**

## **OBJECTION TO CONFIRMATION**

Comes now, **Regency Finance Company (“Regency”)** a/k/a **Finance and Mortgage Acceptance Corp. (“FMAC”)**, by and through counsel, and would file this Objection to Confirmation in the above-styled case. Regency/FMAC is a creditor of the above-styled Debtors having filed a proof of claim in this case in the amount of 2,464.65. This claim is secured by various personal property. As grounds for this objection, Regency/FMAC would state that the Debtors’ proposed plan fails to provide for secured treatment on Regency’s claim. Therefore, Regency/FMAC would object to the plan based upon value and adequate protection. Therefore, Regency/FMAC would object to confirmation and pray that this matter be set for hearing on January 12, 2017. If the plan is not confirmed, Regency/FMAC would pray that this matter be dismissed.

Respectfully submitted,

/s/ David G. Mangum  
**David G. Mangum, #013322**  
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## CERTIFICATE OF SERVICE

I hereby certify that a true and exact copy of the above and foregoing Objection to Confirmation was served upon Attorney for Debtor, Jodie Thresher, 237 French Landing Drive, Nashville, TN 37228 and to the Chapter 13 Trustee, Henry E. Hildebrand, III, P. O. Box 340019, Nashville, TN 37203-0019 via electronic mail by ECF and/or by United States Mail, First Class, postage prepaid, on this the 23rd day of November, 2016.

/s/ David G. Mangum  
David G. Mangum

DGM File #74341